

be safe

be protected



2014

## benefits for life

State of Michigan Optional Coverage Program

### 2014 Benefits for Life Optional Coverage Program — A Preview for Eligible Employees

This bulletin provides an overview of the 2014 **Benefits for Life** optional coverage program, including benefit information and details about the online **Benefits for Life** enrollment process. Watch for more e-mails in the weeks ahead.

#### Online Enrollment Process for 2014

The 2014 open enrollment process will begin **March 24<sup>th</sup>** and end **April 11<sup>th</sup>, 2014**.

You can enroll or make changes to your existing coverage online or over the phone by following these simple steps:

##### Enroll Online

1. Enter [www.BenefitsforLife.org](http://www.BenefitsforLife.org) into your Internet browser.
2. Follow the login instructions.
3. Review your existing coverages where applicable.
4. Make new or change your elections online for Accident Insurance, Supplemental Term Life Insurance, Accidental Death & Dismemberment (AD&D) Insurance, the Legal Plan and/or the Discount Plan.
5. **NEW:** Universal Life Insurance and Critical Illness Insurance enrollment is now available online. Changes to existing coverages in these benefits must be completed with a Benefits for Life Representative.
6. Request quotes for Auto and Home Insurance.
7. Confirm your elections and print your confirmation statement. If you enroll in the Discount Plan, your discount code will be printed on your confirmation statement.

**Important:** You must select "I agree" on the confirmation page or your elections will not be recorded.

##### Enroll by Phone

1. Call 888-825-8395 and inform the **Benefits for Life** Representative that you would like to enroll or change your existing coverages.
2. A **Benefits for Life** Representative will answer your questions and enroll you in the **Benefits for Life** Optional Coverage Plans.

**Questions or Need Help?** If you have questions about benefits or the enrollment process, or if you need help logging into the enrollment site, please call 888-825-8395.

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be prepared



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If you are currently enrolled in the Discount Plan, you must re-enroll to continue in that plan. Your enrollment will continue in all other benefits if no action is taken.

## Be Informed (Highlights of the 2014 *Benefits for Life* Program)

Everyone has different needs when it comes to insurance protection. As your personal and financial obligations change, so does the need for appropriate coverage. Through ***Benefits for Life***, you have the ability to select the benefits you want and to create a package that fully meets your specific needs and those of your family.

For 2014, you can choose from the following plans:

- Enhanced Accident Insurance Plan
- Legal Plan
- Universal Life with Long Term Care (LTC) Insurance Coverage
- Critical Illness Insurance
- Supplemental Term Life Insurance
- Accidental Death and Dismemberment (AD&D) Insurance
- Auto and Home Insurance
- FREE Discount Plan

### **NEW for 2014**

- An Enhanced Accident Insurance Plan with increased benefit amounts for you and your family.
- The Legal Plan is now offered at a lower rate of \$10.58 per pay period.
- You can enroll in Critical Illness Insurance and Universal Life Insurance online without answering medical questions up to specified limits if you do not have prior coverage in these plans.

### **Accident Insurance Plan - Enhanced for 2014**

*Offset the cost of unexpected bills related to accidents that occur every day.*

- Increased coverage levels for most benefits including initial care, hospitalization, follow-up care, transportation and more.
- Benefits are paid directly to you, regardless of actual expenses incurred or other insurance coverage.
- Premiums do not increase as you age.
- If you are currently enrolled in the Accident Plan, you may keep your current plan or enroll in the Enhanced Accident Insurance Plan, online or over the phone.

### **Next Steps**

Visit [www.BenefitsforLife.org](http://www.BenefitsforLife.org) to complete your enrollment. You can also visit the Employee Benefits Division website for more information about the program at <http://www.michigan.gov/employeebenefits>. Select **Voluntary Benefits (Active Employee)** from the left menu.